

**REMARKS**

The following amendments and remarks are respectfully submitted in view of the telephonic Examiner interview. Entry of this Supplemental Amendment complying with 37 CFR 1.111(2), for example, 37 CFR 1.111(2)(A),(B) and (C) is respectfully requested.

This amendment supplements the amendment filed June 8, 2007 by amending dependent claim 10 into independent form requiring features of claims 1, 2, and 8, and as further amended based upon paragraph 243 regarding the merchant identifying information.

Further, paragraphs 487 and paragraphs 519-544 support the claimed embodiments. For example, the Personal Identification Entry or Private Identification Entry (PIE) discussed in paragraphs 243 and 523 is "personal identifying information of the first party as a second mobile device parameter input to the mobile device" and "a second merchant device parameter input to the mobile device as merchant identifying information, information." See generally paragraphs 497, 516, and 561.

Further, device ID, Random Sequence Number (RSN) and Time Stamp (TS) discussed in paragraphs 521, 526 and 527 are examples of "a first mobile device parameter stored in the mobile device" and "a first merchant device parameter."

It is believed, the claims are in condition for allowance, which is respectfully requested.

Finally, if there are any formal matters remaining after this response, the Examiner is requested to telephone the undersigned to attend to these matters.

If there are any additional fees associated with filing of this Amendment, please charge the same to our Deposit Account No. 19-3935.

Respectfully submitted,  
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